

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: JOSEPH KEVIN SANDERS	§	Case No.: 07-10389
	§	
	§	
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/11/2007.
- 2) This case was confirmed on 08/22/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/03/2009, 08/26/2009, 02/23/2010.
- 5) The case was dismissed on 03/10/2010.
- 6) Number of months from filing to the last payment: 30
- 7) Number of months case was pending: 36
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,305.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 28,585.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 28,585.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,000.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 2,042.98
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,042.98

Attorney fees paid and disclosed by debtor \$ 1,500.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
CAPITAL ONE AUTO FIN	SECURED	13,325.00	18,302.39	.00	.00	.00
CAPITAL ONE AUTO FIN	UNSECURED	4,913.00	.00	.00	.00	.00
CAPITAL ONE AUTO FIN	OTHER	NA	NA	NA	.00	.00
COOK COUNTY TREASURE	SECURED	NA	NA	NA	.00	.00
COOK COUNTY TREASURE	OTHER	NA	NA	NA	.00	.00
CREDIT ACCEPTANCE CO	SECURED	9,750.00	13,984.24	9,750.00	4,558.67	1,639.06
CREDIT ACCEPTANCE CO	UNSECURED	5,076.00	.00	4,234.24	452.80	722.96
CREDIT ACCEPTANCE CO	OTHER	NA	NA	NA	.00	.00
AMERICAN HOME MTG	SECURED	188,188.00	177,659.00	.00	.00	.00
AMERICAN HOME MTG	SECURED	NA	39,327.16	13,000.00	13,000.00	.00
OPTION ONE MORTGAGE	OTHER	NA	NA	NA	.00	.00
OPTION ONE MORTGAGE	OTHER	NA	NA	NA	.00	.00
IL STATE DISBURSEMEN	PRIORITY	13,000.00	NA	NA	.00	.00
COLLECTION COMPANY O	UNSECURED	250.00	NA	NA	.00	.00
COLLECTION COMPANY O	OTHER	NA	NA	NA	.00	.00
RESURGENT CAPITAL SE	UNSECURED	506.00	654.49	654.49	69.99	110.08
CREDIT PROTECTION AS	UNSECURED	876.00	NA	NA	.00	.00
NDC CK SVC	UNSECURED	1,525.00	1,525.00	1,525.00	163.09	275.07
GLOBAL PAYMENTS	OTHER	NA	NA	NA	.00	.00
GLOBAL PAYMENTS	OTHER	NA	NA	NA	.00	.00
HARRIS	UNSECURED	133.00	NA	NA	.00	.00
HARRIS & HARRIS	OTHER	NA	NA	NA	.00	.00
HARRIS & HARRIS	OTHER	NA	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
NICOR GAS	UNSECURED	470.00	NA	NA	.00	.00
NICOR GAS	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	UNSECURED	250.00	300.00	300.00	22.72	52.46
MCSI/RMI	OTHER	NA	NA	NA	.00	.00
MCSI/RMI	UNSECURED	50.00	NA	NA	.00	.00
ECMC	UNSECURED	4,000.00	3,306.52	3,306.52	353.59	596.68
US DEPARTMENT OF EDU	OTHER	NA	NA	NA	.00	.00
US DEPARTMENT OF EDU	OTHER	NA	NA	NA	.00	.00
MERIE BILLINGSBY	OTHER	NA	NA	NA	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	NA	185.56	185.56	8.36	31.36
PORTFOLIO RECOVERY A	UNSECURED	NA	417.21	417.21	44.61	75.26
JEFFERSON CAPITAL SY	UNSECURED	NA	359.95	359.95	27.28	58.53
PORTFOLIO RECOVERY A	UNSECURED	NA	8,465.95	8,465.95	905.34	1,374.11

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	13,000.00	13,000.00	.00
Debt Secured by Vehicle	9,750.00	4,558.67	1,639.06
All Other Secured	.00	.00	.00
TOTAL SECURED:	22,750.00	17,558.67	1,639.06
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	19,448.92	2,047.78	3,296.51

Disbursements:

Expenses of Administration	\$ 4,042.98	
Disbursements to Creditors	\$ 24,542.02	
TOTAL DISBURSEMENTS:		\$ 28,585.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/09/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.